

Grafton Affordable Housing Trust

Action Plan Workshop:

Summary of Results

Summary

The purpose of the Grafton Affordable Housing Trust workshop was to give participants both residents and employees of the Town, Committee members, developers and housing advocates, context and information that would enable them to discuss priorities for the Housing Trust. With \$1.3M to allocate to affordable housing production or preservation, the Grafton Affordable Housing Trust is at a critical juncture. The ideas proposed during the workshop will inform the Five Year Housing Trust Action Plan that will guide the work of the Trust in the coming years. The following emerged as the most critical issues:

“Bang for the buck”: It is clear that participants want to see the Trust succeed and know that it is poised to become a significant force in promoting and preserving affordable housing in Grafton. Moreover, knowing that funds and administrative capacity are limited while the housing need is great, participants advocated that the Trust make maximizing impact, through efficient and effective use of funds and resources, its guiding principle.

Public opposition: Participants expressed concern that public and political opposition pose significant barriers to the Trust’s ability to move forward. The Trust must find a way to educate the public and promote the benefits of creating affordable housing opportunities in Grafton. Participants spent a portion of the workshop prioritizing initiatives, and minimizing neighborhood and political push back emerged as important considerations in their priorities.

Workshop

The workshop took place on Thursday, March 3, 2016 at the Grafton VFW Hall from 7-9:15pm. Thirty people attended. Representatives of local housing entities, as well as Housing Trust members participated alongside Grafton residents and employees. The purpose of the Grafton Housing Trust Action Plan public workshop was to engage Grafton community members in an interactive process that both informs and solicits ideas. The main objectives of the forum were the following:

- **Community Input**

This was a two-fold objective: the first objective was to get participants thinking about housing in Grafton, what changes they have seen in the community and how housing can improve and strengthen the community. The second was to examine priority initiatives

for the Trust and determine if they are appropriate and if not, how can the Trust make them more effective.

- **Information**

A presentation gave an introduction to affordability criteria, the role the Trust can have in supporting affordable housing in Grafton and the Town's current housing environment and affordable housing needs. In addition, the presentation provided in-depth descriptions of each of the six initiatives the Trust has prioritized.

Methods

To achieve workshop objectives, JM Goldson facilitated interactive exercises that engaged workshop participants and fostered focused discussion. The workshop consisted of two group exercises, as well as a presentation and group polling and small group discussions. In addition to small group conversations, participants reported out their small group findings which allows for discussion across the entire group. Brief summaries of the results of each exercise are provided below with detailed summaries attached.

Digital Group Polling

Group polling enables workshop organizers to get a picture of who participants are. How long have they lived in Grafton? How old are they? Do they have children living at home? How do they perceive the affordability and availability of housing in the community? In addition, polling shows participants where they fit in the demographic make up of their community and tests their knowledge of housing issues.

Forty-four percent of respondents have lived in Grafton for twenty years or more and an additional nineteen percent have lived there for 11-20 years. Twenty-two percent of respondents do not live in the Town. Interestingly, more than forty-eight percent of participants were aged 35-54. This combined with the length of time participants have lived in the Town points to a willingness and ability to stay in the Town through different life stages.

Three questions quizzed participants about income and affordability. Thirty percent of Grafton households have low-moderate incomes. Fifty-one percent of respondents estimated that only twenty percent of residents are of low-moderate income. The majority of participants knew that Grafton has 325 affordable housing units and also that an income of less than \$65,800 for a household of four is considered a low/moderate income.

Group Discussions

Exercise #1: Partner Interviews

Working in pairs, Exercise One was an ice breaker designed to get participants talking about their own history in the Town and what role they see the Trust playing. The exercise consisted of seven questions which addressed the length and nature of participants' connections to Grafton, and their familiarity with affordable housing and the work of the Trust.

Most respondents reported living or working in Grafton for more than 20 years and many for 50 or more. The majority of respondents have lived in the same home since moving to the Town and there was a balance of people moving to Grafton for a job or to be closer to family. The great majority of respondents noted that they have observed huge growth in the Town and an increase in traffic and traffic lights, and loss of open space. However, one resident of 50 years observed that “Community life has developed in a positive way.” Some who have lived in the Town for fewer than five years, did not report observing any changes at all.

Many participants responded that they are familiar with Grafton housing issues and affordable housing in general through involvement on a Town board or committee, or affiliation with a housing organization like Habitat for Humanity or the Grafton Housing Authority. Responses to “Why do you believe the Town created the Grafton Affordable Housing Trust?” included:

- “It’s the right thing to do.”
- “To be better able to act on opportunities for affordable housing.”
- “To locally manage reaching the 10% requirement.”
- “To meet the goal of creating sufficient affordable units to prevent 40Bs.”
- “To assist people in purchasing a home in Grafton.”

Exercise #2: Small Group Discussion

The small group discussion consisted of two parts. Working in groups of four to six, participants first analyzed five priority initiatives for the Trust. Groups then gave top priority to three choices and identified opportunities, barriers and necessary compromises in pursuing top priority initiative. There was also an “Other” category for ideas not captured in the five initiatives. During the second part, groups developed criteria the Trust should use when selecting initiatives to fund.

Part 1: “Work on Things that Matter”

Participants favored initiatives that would have the greatest impact, create the least political and community friction, and use capital and administrative resources efficiently. Participants were motivated to get more affordable housing in Grafton and focused on being effective while also mindful of political and cultural realities. It was reported by at least one group per initiative (usually more), that perceived negative impacts on neighborhoods near development, and NIMBY-ism would create push back from the community.

Participants considered the following five priorities and chose three to be highest priority.

Groups chose the **first three** as highest priorities:

1. *Make Town-owned land available for affordable housing*
2. *Support “friendly” 40B projects*
3. *Convert existing housing units to affordable units*
4. *Support private scattered-site housing*
5. *Monitor affordability of Subsidized Housing Inventory (SHI)*

MAKE TOWN-OWNED LAND AVAILABLE FOR AFFORDABLE HOUSING

Opportunities:

- Vacant Town-owned land can become a tax resource
- 25 & 52 Worcester Street, and Suzanne Terrace
- This land is available for immediate use and reduces cost of purchase, or is free
- Biggest bang for the buck!

Barriers:

- Town meeting and local politics
- NIMBY-ism
- Land is not good quality and parcels are not suitable for large scale development
- Competition for the land

Compromises:

- Relax zoning by-laws
- Work in partnership with the Housing Authority
- Town could do site work
- Town could gift the land per Town meeting

SUPPORT “FRIENDLY” 40B PROJECTS

Opportunities:

- Generates units in a timely manner
- Minimal cost to and workload for the Trust
- Gives the Town more control throughout the process
- Can create many units at once and cost would go down overall

Barriers:

- Neighborhood impacts and push-back
- Bigger developments mean bigger negative impact
- Finding a developer and managing this relationship can be challenging

Compromises:

- Flexible plans

CONVERT EXISTING HOUSING INTO AFFORDABLE UNITS

Opportunities:

- Opportunities exist all over Grafton, any house could be selected
- Use foreclosed or bank-owned properties, or land coming out Ch. 61
- Homes could be gifted to the Trust
- Town could change zoning by-laws for this type of conversion to allow more units than as-by-right

Barriers:

- Slow going and scatter shot
- The Trust would need to become a real estate expert
- Buy-down and rehab costs are too costly
- The Trust would only be able to convert a small number

Compromises:

- Seek neighborhood support and partnerships

SUPPORT PRIVATE SCATTERED SITE HOUSING

Opportunities:

- Has a minimal impact on the surrounding area
- Use foreclosed or bank-owned properties
- Partner with Habitat for Humanity
- Smaller scale rentals
- Could help improve neighborhoods

Barriers:

- Units are built (and added to the SHI) slowly
- It takes too long to have a meaningful impact
- Neighborhood opposition
- Demands a lot of resources to manage the process

Compromises:

- Build a “model” home and use it to sell the idea
- Use incentives to develop this way

MONITOR AFFORDABILITY OF SUBSIDIZED HOUSING INVENTORY (SHI)

Opportunities:

- Outsource this task
- Stabilizes and maintains affordability

Barriers:

- As the number of units increases, the ability of the Trust to monitor decreases
- The Trust does not have the capacity or the continuity

Compromises:

- Work with CHAPA
- Create a regional monitoring entity with a consortium of towns

SOME OTHER PRIORITIES

- Develop units with supportive services
- Develop units for seniors 55+
- Create a “tiny home” community on Town-owned land
- Purchase privately-owned land for development

Part 2: Support Good Projects

“What criteria should the Trust consider when selecting initiatives to fund?”

In the second part of the exercise, groups focused on what criteria they deemed most important for the Trust to use. The theme of getting the “biggest bang for the buck” emerged most noticeably here. Recognizing that the Trust’s current funds can only go so far, participants re-iterated their desire to see the Trust maximize the use of those funds. “Maximum impact,” “maximize use of land,” and “maximize number of units,” were criteria groups identified, again pointing to the idea of using funds and resources efficiently and effectively. One group noted

that the Trust should leverage funds to be able to capitalize on opportunities and increase its impact.

Production of rental units and units with a local preference were other prevalent criteria. Groups focused on veterans and seniors and one group noted that housing these groups will not negatively impact school enrollment and therefore may be easier to “sell” to the Town. In addition to school impacts, the Trust should consider other community impacts such as change in SHI percentage, traffic, community support, and size of the development in considering initiatives. Finally, participants support maintaining units as affordable, and projects that help Grafton residents stay in the Town or buy their first home. One group put it succinctly, “Pursue the best overall impact on two fronts: immunity from 40B and benefits to the local populace.”

Appendix 1:

Group Exercise #1

Partner Interviews

Working in pairs, participants shared responses to the following questions. A selection of detailed responses is included:

1. *How long have you lived in Grafton?*
 - *Shortest: 2.5 years*
 - *Longest: 66 years*
2. *What first brought you to the Town? (with length of affiliation)*
 - *Employment (2 years)*
 - *Proximity to employment (5 years)*
 - *Rural character, proximity to train station, common area, charm, open space (14 years)*
 - *Affordability (38 years)*
 - *We found a house that met our needs (43 years)*
 - *Have worked here for 30 years (does not live in Grafton)*
 - *Came with my parents when I was four (66 years)*
3. *Have you lived in the same house since you moved to Grafton?*
 - *A balance of “yes” and “no”*
4. *How has Grafton changed since you first moved here? (with length of affiliation)*
 - *Improved Town functionality (5 years)*
 - *More houses, traffic lights, more municipal buildings (13 years)*
 - *More housing developments (21 years)*
 - *Community life has developed in a positive way (50 years)*
5. *How do you come in contact with housing issues in Grafton? What is your role/interest in affordable housing? (with length of affiliation)*
 - *Awareness of the lack of it. Wants workforce housing (5 years)*

- *On the Planning Board- Need more housing to allow people to stay and need to balance with economic development (13 years)*
- 6. *Why do you believe the Town created the Grafton Affordable Housing Trust? (with length of affiliation)*
 - *To meet the need and comply with State regs (48 years)*
 - *There is a stigma of low income but all community members need housing (5 years)*
 - *Town wanted to locally manage reaching the 10% requirement (32 years)*
- 7. *What do you hope to accomplish at this community workshop? (with length of affiliation)*
 - *Better understanding of the concept of affordable housing (5 years)*
 - *To learn about community priorities; to learn about realistic AH options for Grafton (23 years)*
 - *A plan to help those in need; increase housing stock that's affordable (2.5 years)*
 - *Establish a direction (14 years)*

Group Exercise #2

Part 1: Work on Things That Matter

Working in groups of 4-6, participants discussed the following initiatives.

What opportunities, barriers, and compromises might be presented through each of these initiatives? If the Trust could only focus on three of these initiatives, which three would be most effective to address local housing needs?

Priority Initiative	Table					
	A	B	C	D	E	F
Make Town-owned land available for affordable housing	2	2	1		1	1
Support private scattered-site housing		3	2	1	2	3
Support "friendly" 40B projects			3	2	3	
Monitor affordability of Subsidized Housing Inventory (SHI)	3					
Convert existing units to affordable units	1	*		3		

**Table B listed "Purchase privately owned land for development" as their first priority.*

Appendix 2: Digital Group Polling Results

Session Name

Grafton 3-3-2016, 8-25 PM

Date Created

#####

Active Participants

33

Total Participants

33

Average Score

48.48%

Questions

7

Results by Question

1. How long have you lived here? (Multiple Choice)

	Responses	
	Percent	Count
Less than 5 years	9.38%	3
5-10 years	6.25%	2
11-20 years	18.75%	6
Over 20 years	43.75%	14
I don't live here	21.88%	7
Totals	100%	32

2. Have you lived in the same home since you moved here? (Multiple Choice)

	Responses	
	Percent	Count
Yes	53.13%	17
No	25.00%	8
I don't live here	21.88%	7
Totals	100%	32

3. Do you have children under 18 living in Grafton? (Multiple Choice)

Responses		
	Percent	Count
Yes	28.13%	9
No	71.88%	23
Totals	100%	32

4. What is your age? (Multiple Choice)

Responses		
	Percent	Count
Under 20	0.00%	0
20-34	16.13%	5
35-54	48.39%	15
55-64	9.68%	3
65+	25.81%	8
Totals	100%	31

5. What is the maximum income for a 4-person household to be low/moderate income?
(Multiple Choice)

Responses		
	Percent	Count
\$25,800	0.00%	0
\$45,800	12.90%	4
\$65,800 (c)	67.74%	21
\$85,800	19.35%	6
Totals	100%	31

6. What % of Grafton's households have low/moderate incomes? (Multiple Choice)

Responses		
	Percent	Count
5%	0.00%	0
10%	6.06%	2
20%	51.52%	17
30% (c)	33.33%	11
40%	9.09%	3
Totals	100%	33

7. How many affordable units does Grafton have? (Multiple Choice)

Responses		
	Percent	Count
225	45.16%	14
325 (c)	51.61%	16
625	3.23%	1
725	0.00%	0
Totals	100%	31